

**Information to identify the case:**

Debtor 1	<u>Dennis Michael Helferty</u>	Social Security number or ITIN	<b>xxx-xx-9443</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>11-26919-JAD</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Dennis Michael Helferty

6/20/17

By the court: Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Dennis Michael Helferty  
DebtorCase No. 11-26919-JAD  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: bsil  
Form ID: 3180WPage 1 of 2  
Total Noticed: 19

Date Rcvd: Jun 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 22, 2017.

db +Dennis Michael Helferty, 206 Drake Road, Bethel Park, PA 15102-1154  
 13227769 +Arrow Financial, 5996 West Touhy Avenue, Niles, IL 60714-4610  
 13227774 +Citizens Bank, 1 Citizens Drive, Riverside, RI 02915-3000  
 13227777 +Law Office of Edwin Abrahamsen, 1729 Pittston Avenue, Scranton, PA 18505-4794  
 13242052 WORLD OMNI FINANCIAL CORP, PO BOX 991817, MOBILE, AL 36691-8817  
 13227781 +World Omni, P.O. Box 991817, Mobile, AL 36691-8817

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 21 2017 00:54:26 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 13227770 E-mail/Text: bankruptcy@cavps.com Jun 21 2017 00:54:52 Cavalry Portfolio,  
 4050 East Cotton Center, Phoenix, AZ 85040  
 13234666 +E-mail/Text: bankruptcy@cavps.com Jun 21 2017 00:54:53 Cavalry Portfolio Services, LLC,  
 500 Summit Lake Drive Suite 400, Valhalla, NY 10595-2322  
 13227771 +EDI: CHASE.COM Jun 21 2017 00:43:00 Chase, P.O. Box 15299, Wilmington, DE 19850-5299  
 13227772 +EDI: CITICORP.COM Jun 21 2017 00:43:00 Citi Cards, PO Box 6500,  
 Sioux Falls, SD 57117-6500  
 13227773 +EDI: SEARS.COM Jun 21 2017 00:43:00 Citibank Sears, P.O. Box 6189,  
 Sioux Falls, SD 57117-6189  
 13227775 EDI: DISCOVER.COM Jun 21 2017 00:43:00 Discover, P.O. Box 8003, Hilliard, OH 43026  
 13227776 EDI: IRS.COM Jun 21 2017 00:43:00 Internal Revenue Service, P.O. Box 628,  
 Special Procedures Branch, Pittsburgh, PA 15230  
 13227778 +EDI: RESURGENT.COM Jun 21 2017 00:43:00 LVNV Funding, P.O. Box 10584,  
 Greenville, SC 29603-0584  
 13227779 +E-mail/Text: camanagement@mtb.com Jun 21 2017 00:54:17 M & T Credit Corporation,  
 P.O. Box 4649, Buffalo, NY 14240-4649  
 13277159 E-mail/Text: camanagement@mtb.com Jun 21 2017 00:54:17 M&T Bank, P.O. Box 1288,  
 Buffalo, NY 14240  
 13239015 EDI: PRA.COM Jun 21 2017 00:43:00 Portfolio Recovery Associates, LLC, PO Box 12914,  
 Norfolk VA 23541  
 13227780 +EDI: CHASE.COM Jun 21 2017 00:43:00 Washington Mutual Bank, 7255 Baymeadows Way,  
 Jacksonville, FL 32256-6851

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr M&T BANK  
 cr M&T BANK  
 cr M&T BANK  
 13278503\* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 1100 WHERE DRIVE, WILLIAMSVILLE NY 14221-7748  
 (address filed with court: M&T Bank, P.O. Box 1288, Buffalo, NY 14240)

TOTALS: 3, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 22, 2017

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 20, 2017 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor M&T BANK ecfmil@mwc-law.com  
 Andrew F Gornall on behalf of Creditor M&T Bank agornall@goldbecklaw.com,  
 bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com  
 Ann E. Swartz on behalf of Creditor M&T BANK ecfmil@mwc-law.com

District/off: 0315-2

User: bsil  
Form ID: 3180W

Page 2 of 2  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Celine P. DerKrikorian on behalf of Creditor M&T BANK ecfmail@mwclaw.com  
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com  
Kevin T. McQuail on behalf of Creditor M&T BANK ecfmail@mwclaw.com  
Office of the United States Trustee ustpre03pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
Shawn N. Wright on behalf of Debtor Dennis Michael Helferty shawn@shawnwrightlaw.com,  
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com

TOTAL: 10